A

SYNOPSIS

ON

"A STUDY ON CONSUMER AWARENESS AND SATISFACTION TOWARDS GREEN BANKING INITIATIVE with reference to State Bank India"

SUBMITTED TO:

SCHOOL OF MANAGEMENT, BAHRA UNIVERSITY

IN PARTIAL FULFILMENT OF THE REQUIREMENT

FOR THE AWARD OF DEGREE OF

DOCTOR OF PHILOSOPHY (PH.D.) IN MANAGEMENT

GUIDED BY:

DR. NEERAJ DHAUTA

SUBMITTED BY:

CHANDER KUMAR

Enrolment Number: BU 2023RSMGT01

SCHOOL OF MANAGEMENT

BAHRA UNIVERSITY, SHIMLA HILLS

WAKHNAGHAT, SOLAN, HIMACHAL PRADESH, PIN-173215

TABLE OF CONTENTS

Sr. No.	Contents	Page No.
1	Proposed work Resume	i
2	Introduction	ii-iii
3	Review of Literature	iv-vii
4	Objectives and Hypotheses	x
5	Research Methodology	xi
6	Importance of the study	xi-xvii
7	Proposed work plan and tentative chapter scheme	xviii-xix
8	Expected outcome	Xix
9	Bibliography	xx-xxi

1.0 Proposed Work Resume:

Banks are regarded as the origin of funds; they primarily take deposits and offer both short-term and long-term financing. However, pollution is produced during this implementation process. Although it is obviously insignificant in comparison to other active manufacturing components, the banking industry also directly contributes to or plays a part in ts typical practices concerning paper usage, air conditioning, electronic equipment, electricity consumption, and lighting. Broadly speaking, banks are harming the environment by funding big businesses that contribute to pollution and other environmental problems in addition to directly causing these problems. Therefore, when weighing the facts, there are numerous reasons to take an environmentally friendly stance, including rising energy supply costs, rising customer growing interest in sustainable products and services, along with contemporary consumers readiness to invest more in eco-conscious materials.. “Green banking”—the term for green products associated with banks—emerges in this context. The study is a three-dimensional investigation. Its first goal is to learn about the green initiatives that the SBI has put in place in the Himachal Pradesh districts of Solan and Shimla. Second, it looks at how well-informed the public is about the banking institutions' green banking efforts. Third, it looks into the banking sector's efforts to improve security and trust.

2.0 Introduction -:

Definition of “Green Banking”-:

“Green banking is a future-based thinking approach” (**Bahl, 2012**); “This approach focuses on environmental and sustainability considerations in the operations, products, and services of financial institutions, such as banks” (**Jeucken,2010**). Its primary objectives include promoting ethical banking practices to safeguard the environment (**Weber, 2012**), minimizing the carbon footprint of banking activities (**Thompson & Cowton, 2004**),and motivate banks to make environmentally friendly investments by integrating their technological and operational expertise in business operations. (**Scholtens,2009**). Lending to these already green businesses or making efforts to go green has become a priority for green banking. (**Bihari, 2010**). Additionally, this approach emphasizes enhancing energy efficiency and adopting biodegradable materials in banking processes (**Nath et al., 2014**).

“According to Bangladesh Bank, Green Banking Policy ”(2011): "Green banking is a banking system that considers environmental and social factors in its operations, ensuring efficient resource use, financing clean energy, and reducing carbon footprints."**Link:** https://www.bb.org.bd/en/index.php/financialactivity/greenbanking

“According to the Indian Bank Association (IBA 2014) : "Green Banking refers to the promotion of environmentally sustainable practices and reducing the carbon footprint from banking activities. It involves adopting technology-driven paperless operations, financing renewable energy projects, and encouraging energy-efficient infrastructure while ensuring compliance with environmental regulations."**Link:** IBA Official Website (Note: The full document may require access via IBA member banks or RBI archives.)

“According to World Bank Group (2020)” : "Sustainable banking, or green banking, promotes financial practices that contribute to climate resilience, renewable energy financing, and environmentally responsible investments."

Link: https://www.unepfi.org/banking/bankingprinciples/

“According to United Nations Environment Programme Finance Initiative (UNEP FI) (2021)”: "Green banking involves banks incorporating environmental and social considerations into their business strategies, risk management, and product offerings to support sustainable development."
Link:https://www.unepfi.org/banking/bankingprinciples/

“According to European Banking Federation (EBF,2022)”: "Green banking entails aligning financial services with environmental sustainability goals, including green bonds, ESG (Environmental, Social, Governance) compliance, and low-carbon financing." **Link:** https://www.ebf.eu/sustainable-finance/

Green Banking Financial Product Service

S.NO	**Green Banking Financial Product**
1.	Green deposits
2.	Green Mortgages loan
3.	Green debit/credit card
4.	Mobile banking
5.	Online banking
6.	Banking through ATM
7.	Green reward checking account
8.	Green fiscal funds
9.	“Green Insurance”
10.	“Green car loan”
11.	“Green car insurance”
12.	Green commercial building loan
13.	Green marketing
14.	Green Securitization
15.	Green Project Finance
16.	Tree Plantation assignment
17.	Canvas bag
18.	Green Indices
19.	Green fund

20.	Green money market accounts

(Source: State Bank of India)

3.0 Literature review:

A Literature review includes an overview of all prior research investigations done on a certain issue. The research study includes various research articles, books, and reports related to a particular research interest and also helps to carve out the research gap for a particular research topic. The review of the literature deals with Green Banking and studies relevant past studies conducted in the domain. The present study is divided into four main parts; the first part includes a trend analysis and awareness of Green Banking for the period from 1995 to 2024. Following this, Green Banking has three different aspects. The third part states the research gap, which is followed by a summary. This review of the literature serves as a framework for the study.

"Neeraj Gupta et al. (2024)"-: This investigation focuses on the understanding of fundamental banking services among rural clientele in Punjab, India. The outcome of this study reveals a significant awareness of banking services, with 95% recognizing ATMs and 90% acknowledging debit cards nonetheless, There is a noticeable gap in awareness regarding supplementary green banking services., highlighting the necessity for focused educational initiatives.

"J. Kumar et al. (2024)"-: This study seeks to explore whether green finance serves as a bridge between green banking practices and the sustained success of banks in developing nations. The research adopted an empirical methodology, applying Partial Least Squares Structural Equation Modeling (PLS-SEM) to evaluate data from 414 bank employees in India's Delhi region. The results indicate that employee practices and senior management policies play a crucial role in promoting green finance adoption and enhancing the long-term performance of banks.

"Vikas Pawar et al. (2023)"-: The study examines the impact of green banking initiatives on customer satisfaction within Pune, India's banking industry. Findings reveal a strong link between environmentally friendly banking practices and higher customer satisfaction, indicating that improved consumer awareness and engagement strategies could further enhance this connection.

“W,Aslam. et al. (2022)”-: This research investigates how green banking adoption practices (GBAP) contribute to improved financial and environmental performance in banks. The study aims to understand the effects of GBAP on banking performance, particularly in terms of financial operations and environmental outcomes. “This paper used square-structural equation modeling on a sample of 360 people from Pakistan”. Results demonstrated that GBAP implementation substantially enhances bank performance across multiple domains. Environmental sustainability measures exhibited the greatest improvement (72% variance explained), while operational and financial performance showed 58% and 42% enhancement respectively.

“V.P Katti et al. (2022)”-: The Maharashtra-based study of public bank customers shows modest green banking awareness. The findings indicate that 32% of customers recognize 14 banking initiatives, highlighting the necessity for enhanced awareness campaigns directed at customers.

“Zhang, Xin et. al (2022)”-: This study investigate how green banking activities enhance the environmental performance of private commercial banks (PCBs) in Bangladesh, with green financing as a mediator. Using Structural Equation Modelling (SEM) on data from 352 bankers, they find that green banking practices, such as funding renewable energy projects, significantly improve environmental outcomes by reducing carbon footprints and supporting sustainable development goals (SDGs). The mediating role of green financing highlights its importance in channeling funds to eco-friendly initiatives. Similarly, Lapinskiene and Danileviciene (2023) assess green banking performance across European banks, finding that green investments correlate with reduced environmental risks, though standardized metrics remain a challenge.

“A, Ellahi et al. (2021)” -: The study aims to explore the growing adoption of green banking within the banking sector and to examine public perceptions and attitudes toward the green banking practices implemented by banks. Under this research, a structural equation model (SEM) was applied, and a sample of 400 was gathered in Pakistan. The research reveals that clients are open to the reforms brought forth by the banks. Findings indicate that proactive environmental strategies and implementation preparedness strongly predict employee comprehension of eco-friendly banking practices (β=0.67, R^2=0.45). The research indicates that awareness of green banking

varies based on individuals' age, gender, and profession, and is influenced by elements of sustainable banking practices.

"Meenakshi Sharma et al. (2021)" -: This research employs qualitative methodology to conduct an in-depth exploration of green banking implementation within India's financial sector **by gathering detailed information from participants. The results show that 63% of the people who took part think that their banks are increasingly developing a range of green banking products and services. This** reflects **banking industry is very committed to being environment friendly.**

"Bukhari, S. et al (2020)"-: The research, grounded in Green Banking: A Road Map for Adoption, aims to outline best practices for integrating green banking into business frameworks, focusing on the principles of Environment, Social, and Governance (ESG). The theoretical framework of human ecology, which examines the interdependencies and connections among variables influencing environmental sustainability, serves as the foundation for the methodology and approach. The research came to the conclusion that banks may embrace green banking by implementing certain practices either sequentially or concurrently. Numerous internal and external environmental factors influence the adoption process. The methods used to embrace green banking may be divided into three categories. For instance, the construct's adjustable degree of intricacy and coverage is made possible by ESG.

H. M. A. K., et al. (2019): The research paper provided a valuable contribution to green banking literature by demonstrating the positive impact of green practices on the financial performance of Sri Lankan commercial banks. The mixed-methods approach and focus on an emerging economy add depth to the field, though limitations in sample size and metric standardization suggest areas for improvement. The study aligns with later research (2019–2025) emphasizing green banking's financial and environmental benefits, while highlighting persistent challenges like regulatory gaps. Future research should address these gaps to advance green banking's role in sustainable development.

"Mahesh et.al. (2016)"-: The research article that serves as the basis for this study examines the idea of green banking as a recent development in the banking industry with the goal of figuring out how to apply eco-friendly procedures.

"Sahoo et.al. (2016)"-: The current study explores how various age groups adopt green banking methods. According to the current survey, younger generations are more likely

to select green banking options than middle-aged and older age groups (those over 60). The mean score for using green banking products is 26.50 for those in the 15–30 age range, but it is only 15 for those over 60. Therefore, the current study demonstrates products among middle-aged and older adults than among younger ones.

"Deka et al. (2016)" -: Again, conduct a this study seeks to evaluate the current implementation status of sustainable banking practices within financial institutions, measuring both adoption rates and operational integration levels. Under this study, only 22.6% of stakeholders are aware of SBI green loan schemes, and 77.4% of stakeholders are not aware of SBI green loan schemes. Even SBI employees were not aware of the scheme that has been introduced by the State Bank of India.

"Deka et al, (2015)"-: This study was done by around 486 customers in SBI Assam on their awareness degree and utilization of Green Banking Products. The consumers of SBI were targeted. According to their opinion, 50% of the respondents knew about the green banking services, while the other 50%did not; in fact, none of them knew about the green banking system.

"Lakeshminarayanan (2015)" -: A study was conducted among 300 customers from different banks in the Tiruvar district of Tamil Nadu to determine their level of awareness on the basis of "Age, Education, and Experience." This study showed that there was no significant association between customer opinions and their income or occupation.

Research Problem and Questions -:

- **Statement 1: In recent times, eco-friendly banking has gained increasing traction.. Green banking can help with many things, such as saving time. With good green banking,** We don't have to wait in lines since services are accessible around-the-clock and everything is only a click away. **It helps us take care of our money.**
- **Problem-based on the statement:** A key question arises: Is Green Banking truly effective? What are consumers' opinions about the various services offered under the Green Banking umbrella? Are they prepared to embrace this new era of banking?

- **Statement – II: The internet has enabled transformative services like Green Banking, Making our lives more convenient and efficient. However, along with these benefits, we also face significant risks, such as the rise of cybercrimes, including skimming online theft and phishing.**
- **Problem- based on the statement: The question arises here: How can customers protect themselves from cybercrimes while continuing to benefit from online services?**
- **Statement (III):** This study evaluates customer awareness and satisfaction levels concerning State Bank of India's (SBI) Green Banking services in the Shimla and Solan districts. As India's pioneering financial institution in sustainable banking (having launched eco-friendly initiatives in 2007-08), SBI's established market position makes it an ideal case study for examining consumer perceptions of environmentally conscious financial services.
- **Problem-based on the statement: Are consumers in Shimla and Solan Districts satisfied with SBI's Green Banking initiatives, and how aware are they of the benefits and services provided under this program?**

Research Gap

To identify a research gap based on the title "A Study on Consumer Awareness and Satisfaction Towards Green Bank Initiatives in State Bank of India in Himachal Pradesh", we need to consider the body of research on green banking, consumer behaviour, and regional studies, while pinpointing areas that remain underexplored. Below is an analysis and a potential research gap:

Contextual Background

Green banking represents a strategic approach where financial institutions integrate environmental sustainability into their core operations, product offerings, and service delivery models, such as paperless transactions, energy-efficient operations, and sustainable financial products. Studies on consumer awareness and satisfaction with green banking have been conducted globally and in India, often focusing on urban centers or large metropolitan areas. However, research tends to vary based on geographic, socio-economic, and institutional factors.

Potential Research Gap

While there may be studies on green banking in India, particularly with major banks like the State Bank of India (SBI), the specific focus on **Himachal Pradesh**—a hilly, semi-urban, and rural-dominated state—introduces unique variables that are likely underexplored. Existing research might emphasize:

- Urban consumer perspectives in states like Maharashtra, Delhi, or Tamil Nadu.
- General awareness and adoption of digital banking rather than "green" banking specifically.
- Satisfaction with banking services broadly, without isolating green initiatives.

However, the following aspects have not been adequately addressed:

1. **Geographical Specificity**: Himachal Pradesh's unique topography, lower population density, and limited technological infrastructure (compared to urban centers) could affect awareness and adoption of green banking. Few studies may have explored how these regional factors influence consumer behavior toward green banking.
2. **Population and Urbanization**: Shimla and Solan have significant urban populations and higher literacy rates compared to more rural districts like Lahaul & Spiti or Kinnaur. Urban centers are more likely to adopt green banking technologies (e.g., mobile banking, ATMs) and have greater awareness of sustainability, offering a larger sample for studying customer perceptions and behaviors toward green banking.
3. **Cultural and Environmental Context**: Himachal Pradesh has a strong environmental consciousness due to its proximity to the Himalayas and tourism-driven economy. How this influences attitudes toward green banking (e.g., preference for eco-friendly practices) may not have been studied in depth.
4. **SBI-Specific Initiatives**: While SBI's green banking efforts (e.g., solar ATMs, e-banking) are documented, there is a lack of research on how effectively these initiatives are communicated to and perceived by customers in a specific region like Himachal Pradesh.
5. **Satisfaction Metrics**: Satisfaction with green banking might be underexplored in terms of specific dimensions (e.g., ease of access, environmental impact perception, or cost savings) in a regional context like Himachal Pradesh.

Proposed Research Gap

"Limited research exists on the interplay between regional factors (e.g., rural dominance, infrastructural challenges, and environmental consciousness) and consumer awareness and satisfaction toward green banking initiatives, specifically in the context of SBI in Himachal Pradesh."

This gap highlights the need for a localized study that considers Himachal Pradesh's unique socio-economic and environmental characteristics, which could differ significantly from broader national or urban-focused studies. It also opens avenues to explore how SBI can tailor its green banking strategies to enhance awareness and satisfaction in this region.

4.0 Objective and Hypotheses -

Objectives of the Study:

1. To assess customers' awareness and understanding of green banking services offered by SBI in the Solan and Shimla districts of Himachal Pradesh.

2. To analyse consumer perceptions, attitudes, and key factors influencing the adoption of green banking practices.

3. To measure the level of satisfaction among customers using green banking services.

4. To develop evidence-based recommendations for SBI to enhance consumer engagement, trust, and adoption of green banking initiatives.

Hypotheses:

- **Null Hypothesis (Ho): "Customers have no significant awareness of the concept of green banking service offered by SBI in Shimla and Solan districts of H.P."**

  - Alternative Hypothesis (H_1): "Customers have a significant level of awareness about the concept of green banking service offered by SBI in Shimla and Solan districts of H.P.".

- **Null Hypothesis (Ho): "Customers hold neutral or negative views and attitudes toward green banking practices.".**
  - Alternative Hypothesis (H_1): "Customers hold positive views and attitudes toward green banking practices."
- **Null Hypothesis (H_O): "Customers are not satisfied with the green banking services provided by their banks".**
- Alternative Hypothesis (H1): Customers are satisfied with the green banking services provided by their banks.

- **Null Hypothesis (H_O):"Implementing the proposed recommendations will not significantly improve the state bank's green banking system".**
  - Alternative Hypothesis(H1): Implementing the proposed recommendations will significantly improve the state bank's green banking system.

5.0 Research Methodology

Exploratory variables - Green banking practices, consumer awareness, customer happiness, security, and trust aspects.

Sampling method:

"The sampling framework incorporated proportionally allocated stratified random sampling, with data collection focused on banking consumers in Himachal Pradesh's Solan (31°15′N 77°15′E) and Shimla (31°61′N 77°10′E) districts

This research examines :

sustainable banking implementation through a case study analysis of public sector banks operating in Himachal Pradesh's Solan and Shimla districts, evaluating their adoption of environmentally conscious financial practices.

Geographically constrained:

This study was conducted in two selected districts of Himachal Pradesh, the Solan and Shimla Districts, which are situated in India's state of Himachal Pradesh. This research was place only in the Shimla and Solan Districts, thus it represents just two districts out of twelve districts.

Data Sampling:

1. **Sample Design**:
   - Proportionate stratified sampling framework
   - There are 115 branches of SBI located in Shimla (68) and Solan District (47) branches. Out of the 115 branches, 50 branches were selected randomly using the lottery method. Respondent samples (customers) were selected on the basis of random sampling. Eight customers from each branch are

included in the sample (50 branches @ 8 from each branch = 400 sample size).

- Total target sample: 384 banking customers. for the convenience of the study, it is decided to take responses from 400 Customers.

2. **Geographical Distribution**:

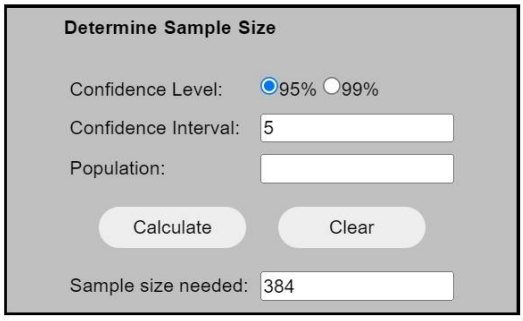
- Focused on Shimla and Solan districts
- Coverage across all constituent talukas
- Representative rural-urban distribution

3. **Statistical Parameters**:

- "Confidence level: 95% (α = 0.05)"
- "Margin of error: ±5%"
- Population assumption: Large, undefined customer base
- Power analysis justification for minimum sample requirements

4. **Quality Assurance**:

- Meets Cochran's sample size formula criteria for infinite populations
- Ensures <5% sampling error at 95% confidence
- Provides adequate power for regression analysis



Source: https://www.surveysystem.com/sscalc.html

Research Instrument:

Data collection shall be carried out via a questionnaire. The research topic and hypothesis will influence the questionnaire's creation, which will collect adequate data. Five senior bank workers (one from each taluka) and consumers will be interviewed when they express their agreement. The purpose of the initiative is to obtain comments about the green banking practices created by Public Bank SBI in the Shimla and Solan districts. While developing this survey, the researcher will try their best to ensure neutrality. Participants will be formally briefed about the research purpose and data usage policies before survey distribution. Explicit consent - either written or digital - will be documented for all respondents prior to their engagement with the hypothesis-related questionnaire items

Data Collection Methodology:

a. Primary Data Collection

- **Instrument**: Structured questionnaire (closed and open-ended questions)
- **Target Respondents**: Customers of selected banks in the study region

b. Mode of Collection:

- Face-to-face interviews (for in-person responses)
- Online surveys (for wider reach and convenience)

C. Sampling: Stratified random sampling with proportional allocation

b. Secondary Data Collection-:

Sources:

- **Academic Publications**: Peer-reviewed journals, research papers, and dissertations
- **Institutional Reports**: Annual sustainability reports, bank disclosures, and RBI/NPCI guidelines
- **Digital Archives**: Government portals, banking sector databases, and financial news websites

- **Reference Books**: Banking and sustainability literature

Collection Method:

- Online databases (Google Scholar, ResearchGate, JSTOR)
- Bank websites and regulatory publications
- Archived news articles and case studies

Analytical Value Proposition:

The study will employ SPSS 26.0 for statistical examination of collected data, leveraging its proven capabilities in handling banking sector research data. This analytical approach offers three key advantages:

1. **Established Reliability**
    - Validated through prior use in financial services research
    - Ensures methodological consistency with existing literature
2. **Comprehensive Analytical Framework**
    - Descriptive statistics for demographic profiling
    - Inferential analysis (correlation, regression) for hypothesis testing
    - Data visualization through generated charts/tables
3. **Advanced Modeling Potential**
    - Capacity for subsequent Structural Equation Modeling (SEM)
    - Path analysis for examining complex variable relationships
    - Model fit indices for validating theoretical constructs

2. Analytical Value Proposition :

The dual SPSS-SEM approach will:

- Quantify customer perceptions with statistical rigor
- Reveal latent relationships between banking practices and satisfaction
- Provide both numerical and graphical interpretation of results

3. Technical Implementation

- All statistical outputs will undergo validity checks (Cronbach's $\alpha > 0.7$)
- SEM parameters will be calibrated using modification indices
- Final results will integrate both tabular and path diagram presentations

Methodology for Interpreting Results: During the data interpretation phase (Results), the researcher will perform appropriate statistical analyses to derive findings, including:

a. **Correlation Analysis:** A Pearson or Spearman's rank-order correlation coefficient will be applied to examine the relationship between two continuous or categorical variables.

b . Regression Analysis Approach: This research utilizes linear regression to investigate the relationship between a continuous dependent variable and categorical independent variables.

c. **"Significance Testing**: To assess statistical significance, tests like the t-test, ANOVA, or chi-square test can be applied."

d.**"Regression Lines**: A robust connection between two variables can be graphically illustrated using a regression line..**"**

e. **"Analysis of Variance (ANOVA):** When evaluating dependent variables, Tukey's HSD test is often used instead of t-tests due to its lower susceptibility to Type I errors."

SUGGESTED MODEL

SERVQUAL (RATER)
Reliability
The level of reliability, or the ability to meet the goals and service commitments that the business makes.
Assurance
The level of assurance, or the expertise & experience of those directly involved in providing the service.
Tangibles
Presence, including elements presented to customers such as facilities, personnel, means of communication...
Empathy
Professional ethics, expressed through the dedication, enthusiasm, service attitude, service style, responsible attitude...
Responsiveness
Responsiveness, reflected in the response speed of service providers to customer requests and inquiries.
RATER

Source-:(https://en.hocmarketing.org/photos/detail-image-8/servqual-rater-model.jpg)

6.0 SIGNIFICANCE OF THE STUDY:

This research holds substantial value for State Bank of India (SBI) and the broader banking sector, particularly in Shimla and Solan districts, where sustainable finance initiatives are gaining momentum. The study's importance stems from several key factors:

1. **Strategic Relevance to Public Sector Banking**
    - Assesses the real-world impact of green banking adoption in SBI, a leading public sector bank in India.
    - Provides actionable insights for policy formulation and sustainable banking strategies.
2. **Comparative Industry Insights**
    - Aligns with global trends, where both private and public banks (e.g., in India and Indonesia) are increasingly integrating eco-friendly practices.
    - Helps benchmark SBI's performance against international sustainability standards.
3. **Consumer-Centric Benefits**
    - Evaluates how green banking influences customer satisfaction, trust, and engagement.

- Identifies gaps in consumer awareness and suggests improvements for better service delivery.

4. **Academic Contribution**
    - Advances scholarly discourse on sustainable finance in emerging economies.
    - Serves as a foundation for future research on green banking's operational and financial outcomes.
5. **Practical Applications**
    - Guides banks in Himachal Pradesh (and similar regions) on implementing effective green initiatives.
    - Supports regulatory bodies in shaping eco-conscious banking policies.

Research Boundaries :

1. **Spatial Coverage:** This investigation concentrates on financial institutions operating within two specific administrative regions: Shimla District (31.61°N, 77.10°E) II. Solan District (31.15°N, 77.15°E).

2. The selected locations represent: A mix of urban and semi-urban banking markets I. Varied customer demographics II. Distinct environmental considerations

Research Constraints:

1. **Geographical and Institutional Scope:** The study focuses solely on state banks in Himachal Pradesh, specifically the Shimla and Solan regions, excluding private sector banks. Consequently, the findings may not be generalizable to other banking sectors or regions.
2. **Sampling Constraints:** The research relies on sampling, which introduces inherent limitations such as sampling errors and potential biases, affecting the precision of the results.

7.0 Research Project Planning:

This table summarises the project's timeline, detailing key milestones over six months and a full year

Table 1: Research Project Completion Timeline

Six month	Year	Target activity
1	**1st Year**	Review of the literature and gap analysis
2		Research Methodology
3	**2nd Year**	Pilot study
4		Gathering information for the primary research
5	**3rd Year**	analysis of data
6		Typing and publishing theses

8.0 Thesis Chapter Outline

Chapter 1: Introduction

This section presents the research topic, delving into its context, aims, and importance within the wider academic domain..

Chapter 2: Review of Literature :

An in-depth evaluation of existing academic literature will be undertaken, exploring core theories, previous research outcomes, and identifying gaps this study seeks to fill.

Chapter 3: Methodology

This chapter details the research structure, encompassing the selected research design, methods for data gathering, sampling techniques, and analytical tools.

Chapter 4: Data Evaluation and Insights

Collected data will be thoroughly analyzed and interpreted to reveal findings that align with the research objectives.

Chapter 5: Conclusions and Recommendations

The concluding chapter integrates the study's findings, evaluates their theoretical and practical significance, and offers suggestions for stakeholders and future research.

9.0 ANTICIPATED RESULTS -:

- Customers exhibit a positive perception regarding banks' adoption of eco-friendly products and services
- Sustainable banking practices enhance client satisfaction levels
- Exploring advanced security measures and customer education programs to mitigate concerns about digital transactions.
- Customers hold strong expectations that their banks will utilize environmentally sustainable products and practices to meet business needs.
- Banks fulfil an essential purpose in giving correct information regarding the usage of green goods and services.

9.0 Bibliography -:

Journal reference:

1) Bahl, S. (2012). Green banking: The new strategic imperative. Asian Journal of Research in Business Economics and Management, 2(2), 176-185.
2) Jeucken, M. (2010). Sustainable finance and banking: The financial sector and the future of the planet. Routledge.
3) Weber, O. (2012). Sustainable banking: History and current developments. SSRN Working Paper.
4) Thompson, P., & Cowton, C. J. (2004). Bringing the environment into bank lending: Implications for environmental reporting. British Accounting Review, 36(2), 197-218.
5) Scholtens, B. (2009). Corporate social responsibility in the international banking industry. Journal of Business Ethics, 86(2), 159-175.
6) Bihari, S. C. (2010). Green banking-towards socially responsible banking in India. International Journal of Business Insights & Transformation, 4(1), 82-87.
7) Nath, V., Nayak, N., & Goel, A. (2014). Green banking practices: A review. International Journal of Research in Business Management, 2(4), 45-62.
8) Gupta, N., Gupta, R. M., & Negi, A. (2024). Awareness of Rural Customers about Different Green Banking Services in Punjab, India. Asian Journal of Agricultural Extension, Economics & Sociology, 42(4), 58-66.
9) Kumar, J., Rani, G., Rani, M., & Rani, V. (2024). Do green banking practices improve the sustainability performance of banking institutions? The mediating role of green finance. Social Responsibility Journal. https://doi.org/10.1108/srj-02-2024-0096.
10) Pawar, M. V., Vanjare, M. C., & Katore, M. D. (2023). The Effect of Green Banking Initiatives of Indian Banks on Customer Satisfaction. Central European Management Journal, 31(1), 410-419.

11) Aslam, W., & Jawaid, S. (2022). Green banking adoption practices: improving environmental, financial, and operational performance. International Journal of Ethics and Systems. https://doi.org/10.1108/ijoes-06-2022-0125.
12) Katti, M. V., & Jagtap, M. V. V. (2022). An Evaluation of Customer Awareness towards Green Banking Practices of State Bank of India.
13) Zhang, X., Wang, Z., Zhong, X., Yang, S., & Siddik, A. (2022). Do Green Banking Activities Improve the Banks' Environmental Performance? The Mediating Effect of Green Financing. Sustainability. https://doi.org/10.3390/su14020989.s
14) Sharma, M., & Choubey, A. (2022). Green banking initiatives: a qualitative study on Indian banking sector. Environment, Development and Sustainability, 24(1), 293-319.
15) Ellahi, A., Jillani, H., & Zahid, H. (2021). Customer awareness on Green banking practices. Journal of Sustainable Finance & Investment, 13, 1377 - 1393. https://doi.org/10.1080/20430795.2021.1977576.
16) Rehman, A., Ullah, I., Afridi, F. E. A., Ullah, Z., Zeeshan, M., Hussain, A., & Rahman, H. U. (2021). Adoption of green banking practices and environmental performance in Pakistan: A demonstration of structural equation modelling. *Environment,* Development and Sustainability, 1-21.
17) Bukhari, S., Hashim, F., & Amran, A. (2020). Green Banking: a road map for adoption. International Journal of Ethics and Systems. https://doi.org/10.1108/ijoes-11-2019-0177.
18) Herath, H. M. A. K., & Herath, H. M. S. P. (2019). Impact of Green banking initiatives on customer satisfaction: A conceptual model of customer satisfaction on green banking. Journal of Business and Management, 1(21), 24-35.
19) Mahesh A.C. Nirasha MAND Pavithrd. volume 2016. Recent Trends in Indian Banking. Green Banking Initiative in India, International Journal of Science Technology and Management vol.5 February.PP.369-374.
20) Sahoo, B. P., Singh, A., & Jain, N. (2016). Green banking in India: problems and prospects. International Journal of Research-Granthaalayah, 4(8), 92-99.
21) Deka, G. (2015) Green Banking Practices: A Study on Environmental Strategies of Banks With Special Reference To State Bank of India. Indian Journal of Commerce & Management Studies. 6(3), 11-19.

22) Deka, G. (2016) Green Banking Practices: A Study on Environmental Strategies of Banks With Special Reference To State Bank of India. Indian Journal of Commerce & Management Studies. 16(3), 28-29.
23) Lakshmi Narayanan (2015): A study on the impact of the Green Banking system by a commercial Bank in Tiruvarur District reference of Shodh-Ganga inflibnet.ac.in //http.handle.net/10603/211938.
24) Pulella Murali Mohan (2000): An Analytical study on Bank Frauds and Scams in India. The Sardar Vallabhbhai Patel National Police Academy Hyderabad (Special Edition).
25) M. Raghupathi, S, Sujatha (2015): Green Banking Initiatives of Commercial Bank in India, International Journal of Business and Management vol-8 January.PP.74-81.
26) Books reference:
27) Dr AK Saxena (2002): An Analytical Study on Bank Frauds and Scams in India: Sardar Vallabhbhai Patel National Police Academy Hyderabad.
28) Praveen Raj D & Prakash Pillai. (2019): Green Banking Practices and its Impact: The Canvas of Banking Industry in India (1st Edition). Bucks.
29) Suborna Barua. (2020). Principles of Green Banking (1st Edition). De Gruyter.
30) Jörg Böttcher. (2020). Green Banking: Realizing renewable energy projects (1st Edition). De Gruyter Oldenburg.
31) Government of Himachal Pradesh (2024). Economy survey.

Website link reference:

1. https://www.toppr.com/bytes/forms-of-commerce/,
2. https://en.wikipedia.org/wiki/Cost-effectiveness_analysis.
3. http://www.pbr.co.in/2015/2015_month/Sep/8.pdf
4. https://www.amazon.in/Green-Banking-N-Sarkar-ebook/dp/B01CLC3G2S
5. https://www.bankexamstoday.com/2017/02/green-banking-all-you-need-to-know.html
6. https://www.theglobaltreasurer.com/2012/08/21/the-efficiencies-and-cost-benefits-ofgreen-banking/s

DrillBit

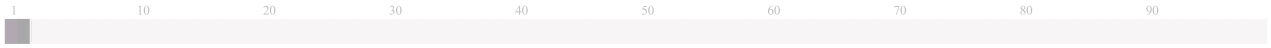
The Report is Generated by DrillBit Plagiarism Detection Software

Submission Information

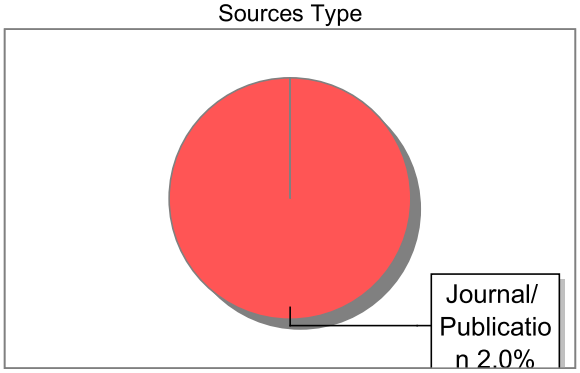
Author Name	CHANDER PRAKASH SHARMA
Title	GREEN BANKING
Paper/Submission ID	4225106
Submitted by	chanderprkash7@gmail.com
Submission Date	2025-08-10 18:14:11
Total Pages, Total Words	21, 4914
Document type	Synopsis

Result Information

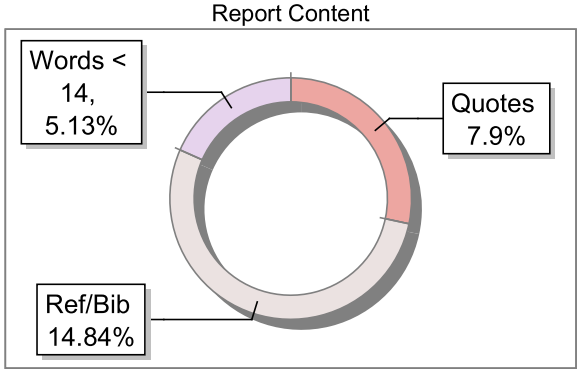
Similarity **2 %**



Sources Type



Report Content



Exclude Information

Quotes	Excluded
References/Bibliography	Excluded
Source: Excluded < 14 Words	Excluded
Excluded Source	**0 %**
Excluded Phrases	Excluded

Database Selection

Language	English
Student Papers	Yes
Journals & publishers	Yes
Internet or Web	Yes
Institution Repository	Yes

A Unique QR Code use to View/Download/Share Pdf File

DrillBit

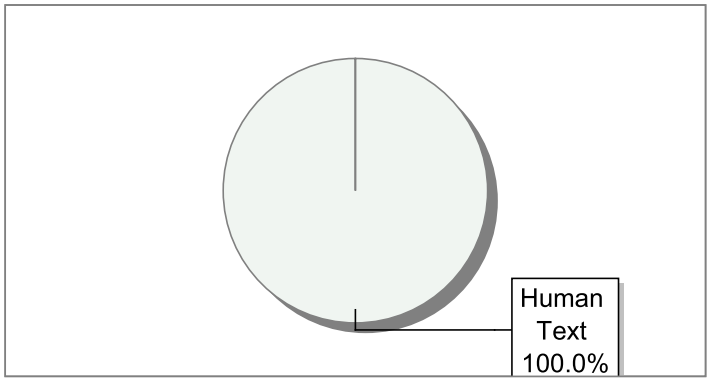
The Report is Generated by DrillBit AI Content Detection Software

Submission Information

Author Name	CHANDER PRAKASH SHARMA
Title	GREEN BANKING
Paper/Submission ID	4225106
Submitted By	chanderprkash7@gmail.com
Submission Date	2025-08-10 18:14:11
Total Pages	21
Document type	Synopsis

Result Information

AI Text: **0 %**



Disclaimer:

* The content detection system employed here is powered by artificial intelligence (AI) technology.
* Its not always accurate and only help to author identify text that might be prepared by a AI tool.
* It is designed to assist in identifying & moderating content that may violate community guidelines/legal regulations, it may not be perfect.

10% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.

Match Groups

- **30** Not Cited or Quoted 6%
  Matches with neither in-text citation nor quotation marks
- **9** Missing Quotations 2%
  Matches that are still very similar to source material
- **11** Missing Citation 2%
  Matches that have quotation marks, but no in-text citation
- **2** Cited and Quoted 1%
  Matches with in-text citation present, but no quotation marks

Top Sources

2% Internet sources
1% Publications
10% Submitted works (Student Papers)

Integrity Flags

0 Integrity Flags for Review

No suspicious text manipulations found.

Our system's algorithms look deeply at a document for any inconsistencies that would set it apart from a normal submission. If we notice something strange, we flag it for you to review.

A Flag is not necessarily an indicator of a problem. However, we'd recommend you focus your attention there for further review.